

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	
	:	Case No. 19-23303-CMB
Mitchell R. Steele, Jr. and	:	
Shannon L. Steele,	:	
f/k/a Shannon L. McAlister,	:	
Debtors,	:	
	:	Chapter 13
Mitchell R. Steele, Jr.,	:	
Movant,	:	
	:	
Vs.	:	Related to Document No. 54
	:	
Ronda J. Winnecour, Trustee,	:	
Respondent.	:	ENTERED BY DEFAULT
	:	

ORDER APPROVING POSTPETITION
AUTOMOBILE FINANCING

This matter comes before the Court upon the Motion of the Debtors for PostPetition Financing, Docket No. 54 (“Motion”) filed by Debtors on August 24, 2023. A Certificate of No Objection (“CNO”) was filed on Sept. 12, 2023. Based upon the foregoing, and for good cause shown, IT IS HEREBY ORDERED, ADJUDGED, and DECREED that:

1. The Motion (Docket No. 54) is GRANTED as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing **shall not exceed** \$26,212.64; and
- (b) the monthly payments made under the financing agreed **shall not exceed** \$514.88.

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Within **thirty (30) days** of securing financing, Debtors shall file:

- (a) an Amended Chapter 13 Plan; and
- (b) a Report of Financing (including details of automobile trade-in or sale, if applicable).

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the Chapter 13 Trustee **within seven (7) days** of filing the Report of Financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular Plan payment pending confirmation of the Amended Plan.

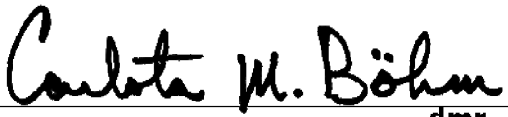
4. Upon the filing of the Report of Financing and pending confirmation of an Amended Plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to Jim Shorkey for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the postpetition loan within an Amended Chapter 13 Plan, the underlying terms of the loan shall not be modified absent the consent of Jim Shorkey.

6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 Plan and file proof of the same with the Court.

BY THE COURT:

Dated: September 13, 2023



dmr

FILED
9/13/23 3:59 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Mitchell R. Steele, Jr.
Shannon L. Steele
Debtors

Case No. 19-23303-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 13, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Mitchell R. Steele, Jr., Shannon L. Steele, 723 Lowry Avenue, Jeannette, PA 15644-2660

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maureen Kroll	on behalf of Joint Debtor Shannon L. Steele maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Maureen Kroll	on behalf of Debtor Mitchell R. Steele Jr. maureen@mkroll.comcastbiz.net, lisa@mkroll.comcastbiz.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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User: auto

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Date Rcvd: Sep 13, 2023

Form ID: pdf900

Total Noticed: 1

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6